

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Lois Joyce Evans,

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Case No.: 20-20387-CMB

Reporting Period: March, 2020

Chapter 11

MONTHLY OPERATING REPORT

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

Evans, Lois Joyce

Case No. 20-20387-CMB

Reporting Period: March, 2020

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

4-10-20
Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Debtor

Reporting Period: March, 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month		
RECEIPTS		
Wages (Net)	20,480	
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		
Total Receipts		
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	5,000	
Rental Payment(s)		
Other Secured Note Payments		
Utilities	1,225	
Insurance	246	
Auto Expense	210	
Lease Payments	811	
IRA Contributions		
Repairs and Maintenance	130	
Medical Expenses	180	
Household Expenses	1,200	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)		
Total Ordinary Disbursements		
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)		
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank statement)		

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	

Debtor

Reporting Period: March, 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<u>Other Income</u>		
<u>Other Taxes</u>		
<u>Other Ordinary Disbursements</u>		
<u>Other Reorganization Expenses</u>		



L JOYCE EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 02/22/20 THRU 03/21/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	211.76	7,269.55	5,781.03	1,276.76-	1,058.11	0.05%	0.04
EVERYTHING SV	586.16	456.00	500.20	630.36	388.00	0.65%	0.20

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
02/23	POS SHEETZ 0277	9.02	03/06	POS PROOF OF THE PUD	12.50
	PIN WEXFORD PA		MC ATLANTA GA		
02/23	POS APPLE.COM/BILL	54.52	03/09	POS STARBUCKS TC RDU	8.61
	MC 866-712-7753 CA		MC RALEIGH NC		
02/26	POS VENMO	200.00	03/09	POS PASCHALS B	16.25
	MC NY		MC ATLANTA GA		
02/26	FEE POS OVERDRAFT FEE	36.00	03/09	POS COSTCO WHSE #03	132.60
02/26	DIR NEW YORK LIFE	151.00		PIN CRANBERRY TPK PA	
	INS. PREM.		03/09	POS WAL-MART #1770	21.55
02/26	FEE OVERDRAFT FEE	36.00		PIN CRANBERRY TWP PA	
02/27	POS IPHONE CITIZENSO	64.50	03/10	ONL TRANSFER DOLLAR BANK INTERNET	150.00+
	MC BRIDGEPORT CT			FROM	
02/27	FEE POS OVERDRAFT FEE	36.00	03/10	ONL TRANSFER DOLLAR BANK INTERNET	50.00
02/27	POS APPLE.COM/BILL	16.04		TO	
	MC 866-712-7753 CA		03/10	ECK ARMSTRONG UTIL	149.50
02/27	FEE POS OVERDRAFT FEE	36.00			
02/28	DIR CAPGEMINI	2,740.49+	03/11	POS VENMO	125.00
	REG.SALARY		MC NY		
02/28	POS APPLE.COM/BILL	10.68	03/11	POS VENMO	300.00
	MC 866-712-7753 CA		MC NY		
03/02	POS VENMO	110.00	03/12	ONL TRANSFER DOLLAR BANK INTERNET	125.00
	MC NY			TO	
03/02	POS VENMO	200.00	03/13	DIR CAPGEMINI	2,740.50+
	MC NY			REG.SALARY	
03/03	POS RITE AID STORE -	25.48	03/13	ONL TRANSFER DOLLAR BANK INTERNET	200.00
	PIN WEXFORD PA			TO	
03/03	POS RITE AID STORE -	10.88	03/13	ONL TRANSFER DOLLAR BANK INTERNET	150.00
	PIN WEXFORD PA			TO	
03/03	ECK MACYS CITIAUTDR	100.00	03/13	ONL TRANSFER DOLLAR BANK INTERNET	150.00+
	AUTO PYMT			FROM	
03/04	POS APPLE.COM/BILL	9.99	03/14	POS TARGET T-1218	131.00
	MC 866-712-7753 CA			PIN Pittsburgh PA	
03/05	POS GREATER PGM ORTH	30.00	03/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00
	MC CRANBERRY TOW PA			TO	
03/05	ONL PAYMENT TO	350.00	03/16	POS APPLE.COM/BILL	13.88
03/06	POS OASIS #1	15.38		MC 866-712-7753 CA	
	PIN HALIFAX NC		03/16	POS APPLE.COM/BILL	0.99
03/06	POS CVS/PHARMACY #02	77.31		MC 866-712-7753 CA	
	MC 800-746-7287 PA		03/16	DIR FIRSTENERGY OFCO	3,398.72
03/06	POS TST* BEL CIBO	33.33		FE ECHECK	
	MC HENRICO VA				



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/16	FEE OVERDRAFT FEE	36.00	03/19	FEE POS OVERDRAFT FEE	36.00
03/19	POS APPLE.COM/BILL	29.92	03/21	POS GIANT EAG 5600 W	134.01
	MC 1 CA			PIN Gibsonia PA	
03/19	FEE POS OVERDRAFT FEE	36.00	03/21	FEE POS OVERDRAFT FEE	36.00
03/19	POS APPLE.COM/BILL	3.20	03/21	INT INTEREST CREDIT	0.04+
	MC 866-712-7753 CA				
03/19	POS APPLE.COM/BILL	10.69			
	MC 866-712-7753 CA				

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
02/26	ATM SKYLINE NAIL 1500 VILLAGE	102.50	03/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00+
	WEXFORD PA			FROM	
02/27	ATM PNC BANK 1000 AIRPORT	203.50	03/21	INT INTEREST CREDIT	0.20+
	PITTSBURGH PA				
03/10	ONL TRANSFER DOLLAR BANK INTERNET	150.00			
	TO				

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	0.24+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	0.66+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	288.00	360.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

ACCOUNT BALANCES MAINTAINED DURING FEBRUARY
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS
AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING	CHECKING	SAVINGS	SAVINGS	COMBINED
MINIMUM	AVERAGE	MINIMUM	AVERAGE	AVERAGE
\$427.32-	\$1,325.10	\$85.87	\$378.34	\$1,703.44

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.